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P/2167-278

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

New York, New York

James W. Taylor, et al.

Date: August 31, 2001

Serial No.: 09/872,447

Group Art Unit: Not Yet Assigned

Filed: June 1, 2001

Examiner: Not Yet Assigned

For: SYSTEM AND METHOD FOR OFFERING A FINANCIAL PRODUCT

BOX IDS

Hon. Commissioner of Patents and Trademarks

Washington, D.C. 20231

SUBMISSION

Sir:

Submitted herewith is a copy of art together with a form listing the same for the convenience of the Examiner.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231, on August 31, 2001

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Name of applicant, assignee or
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Signature

August 31, 2001

Date of Signature

Respectfully submitted,

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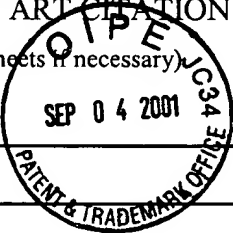
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Enclosures

APPLICANT'S ART CITATION (Use several sheets if necessary)								Application 09/872,447				OFGS File No. P/2167-278			
								Applicant James W. Taylor, et al.							
								Filing Date June 1, 2001				Group Art Unit Not Yet Assigned			



U.S. PATENT DOCUMENTS												
Examiner Initial	Document Number							Date	Name	Class	Sub-class	Filing Date If Appropriate
	5	2	3	9	4	6	2	8/24/93	Jones, et al.			
	5	5	6	9	8	9	7	10/29/96	Masuda			
	5	6	1	1	0	5	2	3/11/97	Dykstra, et al.			
	5	8	7	0	7	2	1	2/9/99	Norris			
	5	8	7	8	4	0	3	3/2/99	DeFrancesco, et al.			
	6	0	1	4	6	4	5	1/11/00	Cunningham			
	6	0	8	8	6	8	6	7/11/00	Walker, et al.			
	6	1	3	5	3	4	9	10/24/00	Zirkel			
	6	1	4	4	9	4	8	11/7/00	Walker, et al.			

FOREIGN PATENT DOCUMENTS													
	Document Number							Date	Country	Class	Sub-class	Translation	
	Yes	No											
	WO/0	0	2	6	8	3	1	5/11/00	PCT				
	WO/0	0	2	6	8	3	2	5/11/00	PCT				
	WO/0	0	2	6	8	3	3	5/11/00	PCT				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
	Abstract of Article entitled: "Bosco's Converts Checkwriters to Cardholders," Patricia A. Murphy, Stores, V78 n6, pp 62-63, June 1996
	Abstract of Article entitled: "A High-Stakes Card Game" Linda Punch, Financial Services Online, V5, n1, p 44+, November 1999
	News Release: Equifax Unveils "Decision Power(sm)-Retail", April 2, 1996

Examiner	Date Considered
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.